

# KEESLER NEWS

Keesler Air Force Base  
Biloxi, Mississippi

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Develop America's Airmen today ... for tomorrow

## Air Force makes first installment on recovery cost

### Air Force Print News

RANDOLPH Air Force Base, Texas — The Air Force has distributed nearly \$90 million to speed repair of the storm-ravaged infrastructure at Keesler.

Air Force officials estimate Hurricane Katrina caused nearly \$1 billion in damage Aug. 29.

"Keesler's recovery team has done a great job of identifying its areas of greatest need, and the Air Force is moving rapidly to get those projects moving," said Col. Irvin Lee, head of Air Education and Training Command's civil engineer response to Hurricane Katrina.

The base suffered extensive damage to its industrial and housing areas, said Maj. Ray Mottley, 81st Civil Engineer Squadron commander at Keesler. The storm pounded the base with sustained 110-mph winds and flooding that reached as high as 6 feet in many areas.

"More than \$63 million has been distributed to Air Force, Navy and base contract serv-

### Town hall meeting

A town hall meeting is 3:30 p.m. today in Welch Auditorium.

ice agents to fund immediate repair and renovation of key facilities," said Dennis Guadarrama, AETC's technical training engineering branch chief. "We have contractors on site now with reconstruction work being directed by Keesler officials."

Another \$33 million will go toward repairing damage to Keesler's military family housing. Base officials estimate the damage to 1,588 family housing units could exceed \$299 million.

"Nearly all the military family housing units have some damage," said Michael Reese, Keesler's housing manager. "But the amount of damage varies, and some of the units are livable."

Nearly 400 service mem-

Please see **Cost**, Page 20



Photo by Kemberly Groue

Maj. Paul Lips, left, 81st Training Support Squadron, fills out a hurricane-related travel voucher with the help of Tech. Sgt. Everett Callaway, 81st Comptroller Squadron, Sept. 22 at Welch Auditorium. For information on filing such vouchers, call 377-7272 or 4212.

## Aid comes in many forms

Here are some of the offices and agencies providing post-Hurricane Katrina support.

### Assignments

Monday, the Air Education and Training Command and the Air Force Personnel Center assignment team begins meeting with members who want a permanent change of station.

### Extended child care

For eligibility and availability, call 377-3189 or 5935.

### Civilian counseling

For information about free counseling for Please see **Assistance**, Page 20

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Keesler News on Web:  
<http://www.keesler.af.mil>

# Hurricane Katrina raises unanswered questions

By Staff Sgt. Lee Smith

Keesler News staff

I walked into Wal-Mart the other day, for the first time since Hurricane Katrina devastated the Mississippi Gulf Coast — including my apartment.

I looked for the elderly woman at the front of the store who greets customers as they enter the door. She wasn't there. It was Tuesday around 8 a.m. and there are very few people in the store.

Under normal circumstances, most people would be at work and there wouldn't be a lot of people shopping then, so it wasn't unusual that she wasn't there. There really wasn't a need for a greeter. Maybe she simply had the day off.

Since the hurricane, I've been wondering about other things and my mind immediately fills up with questions as I pass by the spot she normally occupies in the front of the store:

Did she evacuate?  
Is she OK and was her house destroyed like so many others?

Is she helping her family members in the area out?

Has she moved in with other family members?

As I went through the possibilities, the worse reason for her not being there went through my mind, raising more questions:

Did the water simply engulf her?  
Was the fear of what was going on too much for her?

Was she trying to save other folks and hurt herself in the process?

Was she trying to yell for help and the rescuers

## COMMENTARY

just didn't get to her in time?

Was she with her family and none of them made it?

Did she not heed the evacuation order?  
Did the house she was in get blown away?  
As I continued through the store, I then thought maybe the woman survived somehow. This led me to think:

Was she rescued, and is she in a shelter now?  
Is she in another city altogether?  
Does her family know where she is?  
Is her family OK?  
Does she know where her family members are?  
Do they know she's OK?  
Has she been trying to get hold of them and been unsuccessful?

As I kept walking, I remembered a little bit about the woman — about as much as I can about a person that I simply say hello to in passing. She may have been about the same age as both of my grandmothers who have passed on.

I continued to think about her:  
What type of person was she?  
Did she raise good human beings?  
Have I ever had a conversation with her children?  
Did they have children, giving her grandchildren?  
Did she have a lot of friends?

Did she own a pet?  
Did the pet survive?  
Did she have a husband?  
Did he survive?  
I contacted my mother in Boston just before Hurricane Katrina closed in on the coast. She was at work, and since she had Internet access at her job, she saw whatever was on the Web about the storm. Even though I assured her I was in a shelter that could withstand 140-mph winds, she still was worried. She always worries about me. That's what mothers do.

Again, questions:  
Does she know I survived the storm?  
Does she know my cats and I are now living in a dormitory on base?  
Has she heard about the humanitarian efforts Keesler has performed, and continues to perform, in the off-base community?

What has she seen on television about the storm and the destruction it visited on the coast?

As I left the store with items for my new residence,. I saw police cars lined up along the road I traveled back to the base. I looked at the trees uprooted from the ground and the houses that suffered damage throughout Biloxi. Looking at my surroundings, I had two more questions:

Will I ever be greeted again by that woman at the entrance to Wal-Mart again?  
Will things ever be the same around here again?  
I really wish I had answers to those questions. But no one does, and no one will for sometime to come.

# Keesler News

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# Leadership changes as training mission resumes

By Susan Griggs

Keesler News staff

When Col. Jessie Canaday turns over the reins of the 81st Training Group to Col. Deborah Van De Ven, she'll leave Keesler with mixed emotions.

"I'd like to be a part of the base's continuing recovery efforts, but my replacement is in place and ready to get to work," said Colonel Canaday, whose 26-year military career officially ends Jan. 1.

The change-of-command ceremony takes place 5 p.m. Friday at the flagpole in front of the Levitow Training Support Facility.

Colonel Canaday is proud of her group's quick return to Keesler's primary mission — training.

"Our people seem very happy to get back to work and back into their comfort zones," she pointed out. "Some people are actually back in base housing and watering their lawns. We're still trying to allow people time to reconstitute their lives while maintaining our mission."

Last week, 635 students were in Keesler classrooms, nearly six months sooner than originally projected. Of these, more than 400 had remained here to help with cleanup and recovery efforts, instead of joining the 1,100 trainees who were evacuated to Sheppard Air Force Base, Texas, after Hurricane Katrina struck Keesler Aug. 29. The rest arrived via the normal technical training pipeline from Lackland AFB, Texas.

The 150 students in the weather school included 28 Sailors and a Coast Guard member. Another 139 students began electronic principles training. The initial air traffic control class had 89 students, with another 45 in the tower class and 11 in the radar class.

Another 39 started enlisted aircrew training, while 23 are in ground radio classes and 46 in the computer, network, cryptographic and switching systems course. Fourteen Airmen began combat control training and 26 are in information management classes.

Also standing up last week on a smaller scale were the basic instructor course, programming, computer planning and implementation, radio operations, aviation resource management and personnel financial management.

This week has served as a "strategic pause" in the flow of returning students to see how the base's infrastructure has held up, according to Colonel Canaday.

"That covers everything — dorms, dining halls, classrooms, even haircuts," she added.



Photo by Kemberly Groue

From left, Airman Schyler Peck and Airman Basic Russell Rathbone train on a control tower simulator in Cody Hall with Staff Sgt. Jose Espola-Negros, their instructor.

The 14-week air traffic control course in the 334th Training Squadron was disrupted when Hurricane Katrina struck Aug. 29. Training resumed Sept. 19.

"Our people  
seem very happy  
to get back to work  
and back into  
their comfort zones."

— Colonel Canaday



About 400 of the evacuated students still at Sheppard are headed to Keesler in the coming weeks. Some Keesler instructors are on temporary duty to Sheppard to teach about 250 electronic principles trainees.

The other evacuees have already

received their Air Force specialty because they were within days of graduation.

The 81st TRG is still looking at options for resuming supplemental training, which has been placed on hold for 90 days.

"It's primarily reliant on billeting," Colonel Canaday explained, because most of Keesler's dormitories and lodging facilities are currently occupied by displaced Airmen and hurricane relief workers.

The colonel is one of those displaced Airmen. She lost not only her base quarters and virtually all of her belongings when Katrina's storm surge engulfed the Bay Ridge housing area, she also lost the house she was building in nearby Long Beach.

For the time being, she's going back to Wyoming where her parents live.

"This will give me time to think about what I want to do with my life now before I look for a job," she said. "Maybe I'll buy a motor home — all the possessions I have left would fit in it. Obviously, I have one more move in me. One thing's for certain — even if I settle in Wyoming, I'm going to have flood insurance."



# Base facilities reopen for business

## Temporary commissary opens today

By Senior Airman Sarah Stegman

Keesler News staff

Keesler's new commissary opens for business 8 a.m. today at the Keesler Community Center.

The effort to renovate the community center began Sept. 19, with the 81st Civil Engineer Squadron working alongside Defense Commissary Agency contractors and engineers.

"All things considered, moving (the commissary) into the community center has been an easy transition," said Frank Sholedice, store director.

Commissary parking is at the overflow base exchange parking lot, and the entrance is located at the south side of the center.

The store is open 8 a.m. to 7 p.m. daily.

Other open base facilities include:

### AAFES

The Army and Air Force Exchange Service opened furniture and military clothing sales stores Friday.

The furniture store is at 220 Ploesti Drive with an entrance on Hercules Drive. Hours are 9 a.m. to 5 p.m. Military clothing sales in the mini-mall on Ploesti is open 9 a.m. to 7 p.m. Monday-Friday; 9 a.m. to 5 p.m. Saturday, and noon to 4 p.m. Sunday.

**Mini-mall** — 9 a.m. to 7 p.m. daily.

**Seattle's Best Coffee** — 7 a.m. to 1:30 p.m., located in the mini-mall.

**Service station** — 10 a.m. to 5 p.m. gas, 10 a.m. to 4 p.m. retail. Major credit cards are accepted 24 hours. Retired military members can use the mini-mall and service station from 9 a.m. to 3:30 p.m. daily.

**Subway** — 10 a.m. to 7 p.m.

**Telecenter** — 9 a.m. to 7 p.m.

**Triangle barber shop** — 9 a.m. to 7 p.m.

**Triangle laundry and dry cleaners** — noon to 7 p.m.

**Barber shop** — 9 a.m. to 7 p.m. daily.

**Beauty shop** — 10 a.m. to 6 p.m., Monday-Saturday.

**At Ease embroidery/unit apparel** — 10 a.m. to 7 p.m. daily.

The main exchange, dorm shoppette, Class Six/shoppette and medical center exchange are closed indefinitely.

### 81st Services Division

**Child development center** is now open 7 a.m. to 6 p.m., but has a new priority system in place. For more information, call 377-2211.

**McBride Library** — 3 to 10 p.m. daily. A fax service is available for a nominal fee; videos, DVD movies and free Internet service available.

**Dining facilities** — Azalea and Magnolia are open 5:30-8 a.m., 10:30 a.m. to 1:30 p.m. and 5-8:30 p.m. through Friday. Live Oak is open 10:30 a.m. to 1 p.m. through Friday for Defense Department employees only.

Saturday, the pre-Katrina schedule resumes:

**Live Oak** — 5:15-7:15 a.m., 10:30 a.m. to 1 p.m. and 5-7 p.m. workdays.



Photo by Kemberly Groue

**Senior Airman Willie Garland, 332nd Training Squadron, shops in the mini-mall's newly-opened military clothing sales store. Hours are 9 a.m. to 7 p.m. Monday-Friday; 9 a.m. to 5 p.m. Saturday and noon to 4 p.m. Sunday.**

**Pecan** — 5:15-7:45 a.m., 10:30 a.m. to 1 p.m. and 5-7 p.m. workdays; 7:30-9 a.m., 11 a.m. to 1 p.m. and 4:30-6:30 p.m. weekends, holidays and down Fridays; 6-7:30 a.m. 403rd Wing training weekends.

**Azalea** — 4:15-7 a.m., 10:30 a.m. to 1 p.m. and 5:30-7:30 p.m. workdays.

**Magnolia** — 4:15-6 a.m., 10:30 a.m. to 1 p.m. and 5:30-7:30 p.m. workdays; 7:30-9 a.m., 11:30 a.m. to 1:30 p.m. and 4:30-6:30 p.m. weekends, holidays and down Fridays; no midnight meal yet.

For spouses and dependent children of active-duty personnel E-1 through E-4, breakfast is \$1.55 and lunch and dinner are \$3.

For personnel on temporary duty to Keesler drawing per diem, dependents of all other active-duty personnel, Defense Department employees, other federal employees at Keesler and base contract personnel, breakfast is \$1.90 and lunch and dinner are \$3.50.

**Fam camp** — available for mission-essential active-duty, civilian and contractors, and non-mission essential active-duty who've been displaced. For more information, call 594-0543.

**Blake Fitness Center** — 6 a.m. to midnight daily. Aerobics classes are 11:30 a.m. and 5:30 p.m. Monday, Wednesday and Thursday.

**Inns of Keesler** — open 24 hours.

**Muse Manor mini-mart** — 7 a.m. to midnight.

**Vandenberg Community Center** — 10 a.m. to 10

p.m. Monday-Thursday; 10 a.m. to midnight Friday-Saturday and noon to 10 p.m. Sunday. Alcoholic beverages available 6-9 p.m. Friday and Saturday.

**Half Time Café** — 5-10 p.m.

**Auto skills center** — 1-7p.m. Tuesday-Friday; 10 a.m. to 5 p.m. Saturday.

**Youth activities center** — 7 a.m. to 5 p.m. workdays.

**Gaudé Lanes** — 5-10 p.m. Monday-Friday; 3-10 p.m. Saturday and Sunday.

Bay Breeze Golf Course, Dragon and Triangle fitness centers, arts and crafts center, outdoor recreation, Keesler Club and the information ticket and travel office and enlisted lounge are closed.

### Gates

Oak Park Gate is open, 5:30-7:30 a.m. and 3:30-5:30 p.m. Monday-Friday, to help alleviate traffic due to the closure of Highway 90. The Pass Road, Meadows Drive and White Avenue gates are open around the clock. The Judge Sekul Gate is closed.

### Mail

Mail is available for Harrison Court, Bay Ridge, Pinehaven and Oak Park residents in Building 901 on Fisher and Zero streets, behind Wall Studio and across from 403rd Wing headquarters.

Please see **Facilities**, Page 7

## Facilities,

from Page 6

Personnel who received mail at the Mail Bag now receive it at the Levitow Training Support Facility.

There's normal mail service in East Falcon, West Falcon, Thrower Park and permanent party dormitories.

### Medical center

Keesler Medical Center is closed until further notice.

Those seeking medical attention are seen in the clinical research lab, located next to the veterinary clinic.

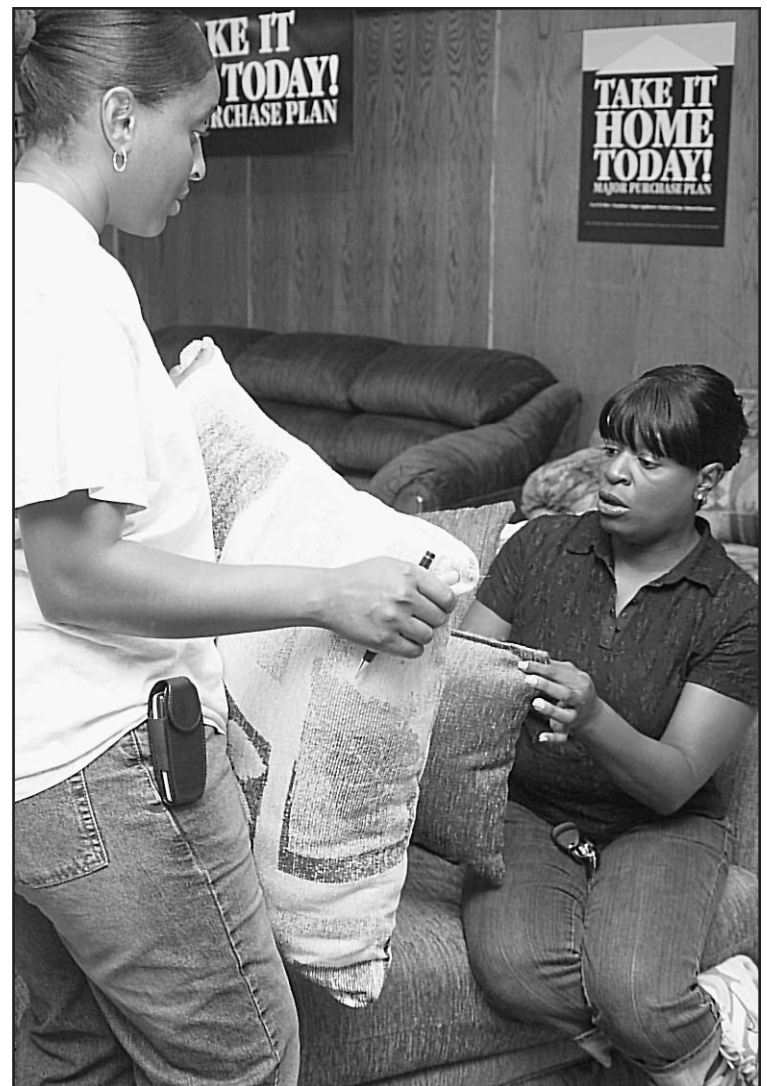
The general internal medicine, family practice, flight medicine and pediatrics clinics are now located in the dental clinic.

The Gulfport Naval Construction Battalion Center, about 10 miles west of the base, is seeing some of Keesler's patients.

### Pharmacy

The Keesler Medical Center pharmacy and satellite pharmacy are closed.

For alternate prescription procedures, see Page 20.



**Francki Claiborne, left, furniture store supervisor, helps Tech. Sgt. Lavada Singleton, 81st Medical Group, shop for a new couch and pillows at the new AAFES furniture store on Ploesti Drive.**

## Rita slows recovery for some base facilities

By Staff Sgt. Lee Smith

Keesler News staff

With the base still recovering from one hurricane in August, another came in last weekend.

Hurricane Rita struck the Gulf Coast three weeks after Hurricane Katrina hit. Although it did some damage, Rita spent most of her energy in Texas and Louisiana.

"A couple of buildings, the Taylor Logistics Center and Hangar 5, had no power Monday," said 1st Lt. Michael Fuller, 81st Civil Engineer Squadron. "Most buildings on base that had suffered roof damage during Katrina also had some damage when Rita hit.

"Power was restored to the Taylor Logistics Center early Monday morning, and the power was okay in the hangar as well," Lieutenant Fuller said. "Roof restoration on base has continued."





Senior Airman Tanisha Jackson, 81st Medical Operations Squadron, plays with her chihuahua, Bitzy, outside her makeshift home in the permanent party “pet” dorm, Building 5020.

## Housing notes

### Military family housing

**Check-in** with the military housing office, located in Chapel 1, next to the dental clinic and to the west of the Sablich Center.

**Do** a safety assessment when returning to units:

**Exterior** — look for broken windows, downed trees and electrical lines on or around the house, sink holes in the yard and missing siding blocking doorways or windows.

**Interior** — leave immediately if gas is smelled; call 374-0003. If the unit was flooded above electrical lines, don’t use electrical outlets. Check ceiling for leaks, and check all lights, appliances and plumbing.

**Basic housing allowance** stops when residents return to Keesler.

**Portable-on-demand-storage** containers are available at the housing office.

For more information about military family housing, call 377-9741.

### Dormitory residents

**Check-in** with the consolidated dormitory management office located in Building 4904 on M Street.

**Latex gloves**, cleaning supplies and wet vacuums are available for use at CDMO.

**Dorm residents** need to police their areas, including the courtyards, dayrooms and laundry rooms, for suspicious activity. Call security forces at 377-3040 if suspicious activity is noticed.

For more information, call CDMO, 377-1730.



Photos by Kemberly Groue

Master Sgt. Donald Young, 81st Transportation Squadron, begins to move his patio furniture back outside after returning to his East Falcon Park home. His home was one of about 820 livable base housing units after Hurricane Katrina.

## Base housing units available daily

By Senior Airman Sarah Stegman

Keesler News staff

Housing residents that live in South Pinehaven, behind the commissary, must be moved out by Friday. The area was flooded and must be completely vacated before the 81st Civil Engineer Squadron can begin repairs.

Out of 1,820 total military family housing units, only about only 850 were habitable after Hurricane Katrina.

“As of Friday, 105 housing residents had returned to their slightly damaged, but livable homes,” said Brett Long, assistant family housing chief. “And another 106 have been moved from uninhabitable units to ones that withstood the storm, and two people have found places

off-base to move into.”

The housing office provides portable-on-demand-storage containers and has assigned 244 of them to residents who have salvaged item from their homes.

More containers are arriving and being filled daily, Mr. Long said.

Both permanent party and nonprior service student dormitories are being used for military members and civilians whose homes on and off base are unlivable.

“Housing units are becoming available each day as repairs are being made,” Mr. Long explained.

For more information about available rental homes and properties in the area, call Mary Krystosek, 377-9741 or 239-2038.

## Use caution when cleaning mold, mildew

### Base housing office

As military family housing residents move back into their habitable homes, caution should be used when cleaning and removing minor mold from walls and ceilings.

### Recognizing mold

To recognize mold, check to see if walls and ceilings have become discolored or show signs of mold growth or water damage. Mold also has a musty, earthy and foul stench.

If mold is found, clean up and dry out the house quickly. Remove all porous items that have been wet for more than 48 hours and that can’t be

thoroughly cleaned and dried. Porous, non-cleanable items include carpeting and carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, clothing, leather, paper, wood and food.

### Protect yourself

**Wear gloves** — Long gloves that extend to the middle of the forearm are recommended. When working with water and mild detergent, ordinary household rubber gloves may be used. If using disinfectant, a biocide such as chlorine bleach or a strong cleaning solution, natural rub-

ber, neoprene, nitrite or polyurethane gloves should be used.

**Wear goggles** — Goggles that don’t have ventilation holes are recommended. Avoid getting mold or mold spores in eyes.

**Clean-up** — Bleach and other biocides are substances that can destroy living organisms such as mold and mildew. If these products are used, ventilate the area and exhaust the air to the outdoors.

Never mix bleach solutions with other cleaning solutions or detergents containing ammonia or toxic fumes.



# Snapshots from the storm

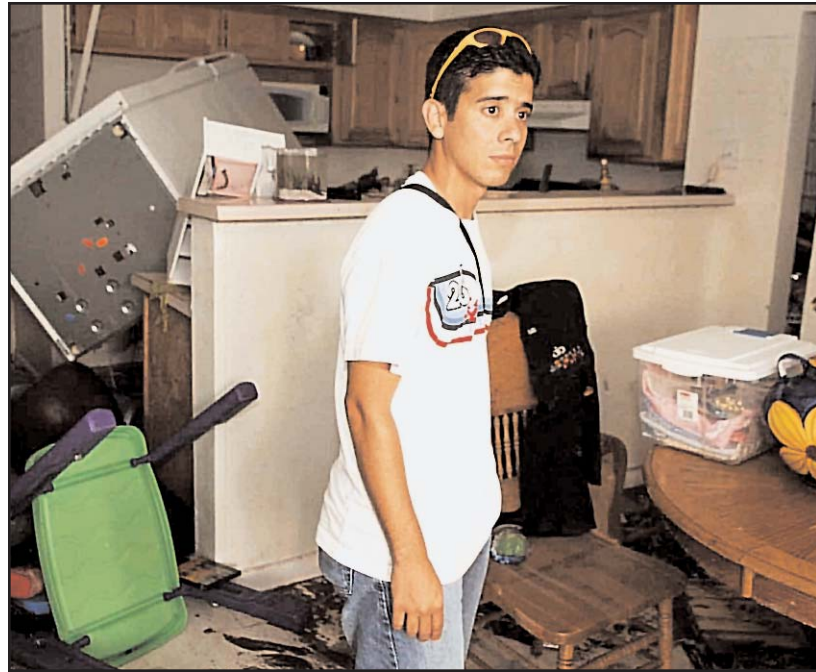


Photo by Joe Piccorossi

Staff Sgt. Jose Espola-Negron, 334th Training Squadron, surveys damage in his Keesler home. Many houses were inundated with more than 6 feet of water from Hurricane Katrina's storm surge.



Air Force photo

Airmen with the 97th Air Expeditionary Group organize medical supplies to restock veterinarian and disaster medical assistance teams established on the Mississippi Gulf Coast by the Federal Emergency Management Agency. The 97th AEG, made up of Airmen from around the country, began arriving Sept. 6 to provide humanitarian assistance to victims of the hurricane.



Photo by Tech. Sgt. Mike Buytas

In Katrina's aftermath Sept. 1, 332nd and 335th TRS students prepare to be evacuated from Keesler to Sheppard Air Force Base, Texas, aboard a C-17 Globemaster III from Altus AFB, Okla.



Photo by Master Efrain Gonzalez

Tech. Sgt. Dawn Daniels, left, helps organize disaster relief donations at a Biloxi distribution site. She's deployed from McGuire AFB, N.J., to assist with hurricane recovery efforts.



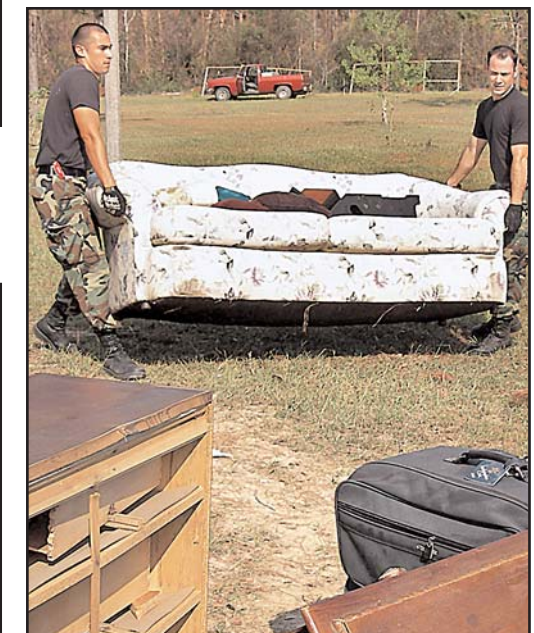
Photo by Master Sgt. Efrain Gonzalez

Staff Sgt. Jerome Adams, 335th TRS, rests while his friend and coworker, Tech. Sgt. Brad Godwin, recovers items from his Pinehaven home.



Photo by Master Sgt. Efrain Gonzalez

Airmen from the 823rd RED HORSE Squadron, Hurlburt Field, Fla., remove a fallen tree from a base housing unit. More than 90 of the squadron's members were deployed to Keesler to support the hurricane recovery effort.



Senior Airman Adrian Silerio, left, and 2nd Lt. Scott Thomas dispose of a couch from a Keesler home damaged by Hurricane Katrina. They're deployed to Keesler from Luke Air Force Base, Ariz.

Photo by 1st Lt. Brady Smith



Photo by Master Sgt. Efrain Gonzalez

An Airman moves a pallet of water to be used for hurricane humanitarian aid and relief in surrounding communities.





## Hiring the right contractor essential for home repairs

### Legal office

There are many legitimate contractors ready to handle disaster repairs, but there are also scam artists who prey upon the misfortunes of others.

When hiring a contractor:

**Demand** written estimates. Compare services and prices before making a final decision. Ask for explanations for price variations, and don't necessarily choose the lowest bidder. Read the fine print.

**Don't** sign any contracts for major repairs until the insurance representative has determined how much damage there is and how much the company will pay.

**Check** references. Contractors should be willing to provide the names of previous customers. Call former customers who had similar work done to make sure they were satisfied with the job. Call the Better Business Bureau of Mississippi, 601-977-1020; [info@bbbmississippi.org](mailto:info@bbbmississippi.org) or <http://bbbmississippi.org>.

**Hire** licensed and insured contractors. Make sure the contractor carries general liability insurance and workers' compensation. If the contractor isn't insured, the homeowner may be liable for accidents that occur on the property.

**Avoid** phone or door-to-door solicitors who hand out flyers and promise to speed up the insurance or building permit process, as well as those who ask for large cash deposits or advance payments in full.

**Avoid** contractors who claim to be FEMA "certified" or "endorsed." The Federal Emergency Management Agency doesn't certify or endorse contractors.

**Insist** on written contracts that clearly state tasks to be performed, associated costs and the payment schedule. Never sign a contract with blank spaces. Make sure the contract clearly states who'll apply necessary permits. Have a lawyer review the contract if substantial costs are involved, and keep a copy for your records.

**Guarantees** must be in writing and should clearly state what is guaranteed, who is responsible and how long the guarantee is valid.

**Obtain** building permits if required. Permits may be needed for site work other than demolition and reconstruction.

**Don't** make the final payment or sign completion papers until the work is completed to your satisfaction.

**Pay** by check or credit card. Avoid on-the-spot cash payments. It's best to write a check to the contracting company. A reasonable down payment is 30 percent of the total project cost to be paid upon initial delivery of materials.

**If** a contract must be cancelled, it should be done within three business days of signing. Follow the procedures for cancellation that are set out in the contract. Send notification by registered mail with a return receipt to be signed by the contractor.

**Report** problems or fraud to Mississippi Attorney General Jim Hood, 1-800-281-4418 or 1-601-359-4230.

Attorneys in the legal office in the Levitow Training Support Facility are available to review contracts, 9 a.m. to noon and 1-5 p.m. Monday — Friday.

# Payday loans won't solve post-Katrina financial woes

### Legal office

The adage, "If it seems too good to be true, it probably is," often applies to payday loans. Questionable businesses use payday loans to prey on people who are in a pinch for cash.

After Hurricane Katrina, many people, including those in the military, find themselves in a financial bind. However, payday loans aren't the answer. In fact, payday loans are essentially a trap, designed to keep you in debt by charging up to 390 percent interest per year.

Payday lending involves giving the lender a postdated check with a promise that the check won't be deposited until the date on the check. Occasionally, the lender accepts your checking account information as collateral for a short-term loan.

Usually, you'll have two weeks to pay off, and the payment must be made in a single balloon payment. In other words, you can't spread your payments out and pay the loan back little by little like you could with a credit card or traditional loan.

If you can't make the full payment in the allotted time, you have to take out another loan to pay off the first, forcing you further into debt.

Payday loans charge \$15 for every \$100 you borrow. If you fail to repay the loan after two weeks, you have to borrow the same amount again, including the same \$15 for each \$100, plus interest.

Most borrowers can't pay off their loans within two weeks. What happens?

A senior airman took out a \$200 loan to pay off a car insurance bill. Once she was caught in the trap, she couldn't get out. Over six months, her fees totaled an estimated \$8,000 until she sought help from a credit union, an understanding landlord and her mother.

Another example is a second lieutenant who took out a payday loan to make ends meet after being injured in an accident. The situation escalated and he ended up paying \$7,000 in interest without reducing any of the \$1,900 he originally borrowed.

Thousands of people across the country have had similar experiences, including a large number of military members. In light of Hurricane Katrina, payday loan stores have additional incentive to prey on young troops who receive a paycheck every two weeks.

The bottom line is that taking out a payday loan could be one of the biggest financial mistakes you could make.

No matter what your current financial situation is, don't allow one of these businesses to take advantage of you or your finances. The first step is understanding what you're getting into before you act. The second step is steering clear of payday loans.

For more information, visit the legal office in the Levitow Training Support Facility.



# Tricare continues its efforts for accessible health care

**Air Force Print News**

FALLS CHURCH, Va. — In the aftercare of Hurricane Katrina, Tricare officials are trying to make health care access easier.

Tricare is continuing its efforts to ensure the more than 136,000 displaced servicemembers and family members in the Gulf Coast region have access to medical care during Hurricane Katrina recovery operations.

Tricare is the Department of Defense agency responsible for managing the military's health care plans.

"We will continue to take care of our beneficiaries as we move forward into post-Katrina recovery," said Dr. David Tornberg, acting deputy director of the Tricare Management Activity. "The health and welfare of our beneficiaries are always at the forefront of everything we do."

Tricare has implemented various initiatives to assist displaced beneficiaries with their health care needs:

**The waiver** of pharmacy copays has been extended through Friday for beneficiaries affected by Hurricane Katrina who are unable to pay it.

**Humana Military Health**

Services, Tricare's regional contractor in the Gulf region, dispatched staff to various evacuee sites to provide one-on-one counseling for affected beneficiaries. They are advising them how to access care and answer questions about their health benefit options.

**Sept. 12, Tricare** delivered materials such as wallet cards, fact sheets and benefit overviews to evacuee sites, military treatment facilities and Tricare service centers.

Under the Health Insurance Portability and Accountability Act Privacy Rule, providers at MTFs and in the Tricare network may share Katrina-affected patients' information with other providers as necessary to provide care.

This includes sharing prescriptions, lab results and X-rays with other providers, hospitals and clinics; referring patients for treatment in areas where they have relocated; and coordinating care with others, such as emergency relief workers, to find appropriate health services for patients.

Tricare is continuously re-evaluating its ongoing relief efforts and partnering with its regional contractors to ensure beneficiaries' needs are being met, officials said.

If future relief programs or extensions of current efforts are needed, Tricare makes those decisions as necessary to help beneficiaries recover from the hurricane.

Beneficiaries should call the Defense Enrollment Eligibility Reporting System Support Office, 1-800-538-9552, to update their family members' information, including address changes, to maintain access to Tricare benefits.

Beneficiaries seeking information about their Tricare benefits may call the regional contractors: Humana Military Healthcare Services (south region), 1-800-444-5445; Tri West (west region), 1-888-874-9378; HealthNet (north region), 1-877-874-2273; or visit <http://www.tricare.osd.mil/katrina>.

Beneficiary counseling and assistance coordinators, debt collection assistance officers, Tricare service centers and family support representatives at local military installations are also available to help active-duty military personnel and their families.

Another resource available is the Military One Source at 1-800-342-9647 or online at <http://www.militaryonesource.com>.

## Watch for car fires in hurricane aftermath

**Safety office**

As Keesler continues to recover from Hurricane Katrina, the last thing anyone needs is for their vehicle to catch fire.

Just last week, three privately-owned vehicles were damaged by fires caused by hurricane debris in the engine compartment.

The lesson learned is to inspect your vehicle before you turn the key in the ignition. Remove all debris from the engine compartment and wheel wells.

This is especially important if your vehicle was in standing water.

If your vehicle catches fire while moving on a roadway, here are some important tips:

**Signal** your intentions and move to the right lane.

**Get** onto the shoulder or breakdown lane.

**Stop** immediately.

**Shut** off the engine.

**Get** yourself and all other persons out of the vehicle.

**Get** far away from the vehicle and stay away from it. Keep onlookers and others away.

**Warn** oncoming traffic.

**Notify** the fire department.

**Don't** attempt to try to put out the fire yourself. The unseen danger is the possible ignition of fuel in the tank.

If your vehicle catches fire while stopped in traffic or parked:

**Shut** off the engine.

**Get** far away from the vehicle.

**Warn** pedestrians and other vehicles to stay away.

**Notify** the fire department.

**Don't** attempt to try to put out the fire yourself.





Photo by Tech. Sgt. Jenifer Wallis

A section of dock from the base marina is lodged in the boat storage area as a result of Hurricane Katrina. All deep seas fishing trips and boat tours have been cancelled.

## Katrina causes cancellation of events

By Staff Sgt. Lee Smith

Keesler News staff

The following are events, annual campaigns, etc., that have been postponed or cancelled due to Hurricane Katrina:

**Annual Combined Federal Campaign** — scheduled to kickoff Monday, postponed; no word on the new date.

**Cruising the Coast** — 10th annual event scheduled for Oct. 2-9 throughout the Gulf Coast to include the base marina, postponed to Oct. 1-8, 2006 (1-888-808-1188).

**Hispanic Heritage Month** — Hispanic luncheon, Oct. 5 and EEO seminar, Oct. 13, cancelled; Hispanic Field and Family Day Oct. 9, postponed; no word on future dates or locations.

**Salute to the Military** — scheduled for Oct. 17 at the Mississippi Gulf Coast Coliseum, postponed, may

take place in late October or November; no word on new location.

**2005 Keesler Air Show** — scheduled for Nov. 5, cancelled.

**Operational Readiness Inspection** — scheduled for 2006; no word on cancellation or postponement.

**Monthly enlisted promotion ceremonies** — scheduled for the last day each month at Keesler Community Center; cancelled until further notice.

**Civilian third quarter awards** — cancelled.

**Base tours** — cancelled until further notice.

**Halloween trick or treat in base housing** — cancelled.

**Football Frenzy** — Sundays at noon and Mondays at 6 p.m. at the Warrior Lounge, cancelled until further notice; no word on future dates.

**Family support center events (Bundles for Babies, Heart Link, etc.)** — cancelled until further notice. For more information, call 377-1179.

**Intramural sports and other recreational activities** — all pre-, regular and post-season games and tournaments, cancelled until further notice.

**Bay Breeze Golf Course** — closed until further notice.

**Marina** — closed. All deep sea fishing and boat trips, cancelled.

**Information ticket and tours trips** — cancelled.

**Gaudé Lanes** — open 3-10 p.m., Monday-Friday and 5-10 p.m. Saturday and Sunday; 12 lanes available, no special events.



# Cost,

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bers returned to their base housing units and about 80 others are in new homes.

Working with Air Force experts in infrastructure repair and reconstruction, the 81st Training Wing recovery team has made the base runways and roads operational.

Now Keesler can meet its needs for electricity, sewage and refuse disposal. And it has limited, but not functional, capability for grounds maintenance, custodial services, housing maintenance and natural gas supply. The water system maintained integrity throughout the storm.

“We know this is a marathon, but we’re off to a pretty fast start,” Colonel Lee said.

# Assistance,

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civilians and their families, call 377-4638.

## Family support center

At the Levitow building, active-duty members can apply for Air Force Aid Society loans and get other information and referrals.

A retiree service center is located in Thrower Park, and an annex is open 9 a.m. to 6 p.m. weekdays in Chapel 1 with food, clothing, baby and cleaning items for all ranks.

## Finance

The 81st Comptroller Squadron resumes processing evacuation vouchers, 7 a.m. to 5 p.m. Monday-Wednesday.

As of Tuesday, 2,741 vouchers have been processed. To

speed the process, fill out forms before arrival and have them signed by your supervisor.

The relocated office in Vosler Center is open 8 a.m. to 4 p.m. Monday-Thursday and 8 a.m. to 3 p.m. working Fridays. For more information, call 377-7272 or 4212.

## Government travel card

A 90-day grace period for payment of government travel card accounts began Friday.

People who used government travel cards for prepaid transactions that weren’t used as a result of Hurricane Katrina can dispute charges. First, try to contact the merchant to see if charges can be credited to the account. If that isn’t possible, submit the form at <https://www.gcsuthd.bankofamerica.com/forms/maintenance.asp>. To fax the form, call 1-888-678-6046.

## Housing

The housing office is now located in Chapel One.

## Legal office

Aid is available 9 a.m. to noon and 1-5 p.m. workdays in Room 246 in the Levitow building. A claims briefing is 10 a.m. daily, with filing from 8 a.m. to noon.

For appointments, call 377-5404.

## Natural disaster form

The Air Force Personnel Readiness Center has established a natural disaster registration form at <https://www.afpc.randolph.af.mil/ndw> for evacuation and safe haven information. For more information, call 1-800-435-9941.

## Pharmacy services

Keesler’s pharmacy is operating out of a separate

office at the Biloxi Veterans Affairs Medical Center.

Refills are sent overnight from Wilford Hall Medical Center, Texas, to the Keesler pharmacy at the VA for pick-up. Allow four days from activation to pickup. There are no co-payments through Friday.

Customers in the local area, call 377-6360. Other Mississippi customers call 1-800-443-6564, and those in Alabama, Florida and Louisiana call 1-800-422-9291.

## Retirees, annuitants

Military retirees and annuitants who’ve relocated or changed banking information, call 1-800-321-1080. Changes can be sent by fax to 1-800-469-6559, with “Hurricane Katrina” at the top of the page and a contact phone number included.